



Order Filed on December 12, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

CXE 23-029972
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ATTORNEYS FOR NATIONSTAR MORTGAGE LLC

In Re:

MIRTHA G. MIRA,
DEBTOR

Case No.: 23-17984-RG

Judge: HONORABLE ROSEMARY
GAMBARDELLA

Chapter: 13

CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: December 12, 2023

A handwritten signature in cursive script, reading "Rosemary Gambardella", is written over a horizontal line.
Honorable Rosemary Gambardella
United States Bankruptcy Judge

This matter being opened to the Court by Steven D. Pertuz, attorney for the Debtor(s), upon filing of a Chapter 13 Plan, and Nationstar Mortgage LLC, hereinafter "Secured Creditor," by and through its Authorized Agent, LOGS Legal Group LLP, upon the filing of an Objection to Confirmation of Plan, and the parties having subsequently resolving their differences with regard to the Debtor's Chapter 13 Plan; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and the Court having considered the parties' application for entry of this Consent Order, and for other good cause shown,

1. Debtor(s) is the mortgagor, and Secured Creditor is the mortgagee, of an agreement secured by real property located at 156-158 Elizabeth Avenue, Elizabeth, NJ 07206.
2. At the time of bankruptcy filing, Debtor(s) owed Secured Creditor a pre-petition arrearage of \$137,573.06; as evidenced in Secured Creditor's Proof of Claim 1-1 filed on November 21, 2023.
3. Debtor(s) will apply through Secured Creditor for a loan modification to cure the pre-petition arrears on the mortgage loan secured by 156-158 Elizabeth Avenue, Elizabeth, NJ 07206.
4. This loan modification review shall be completed by February 22, 2024, or as further ordered by the Court.
5. Debtor(s) agrees to maintain all contractually due post-petition payments associated with this mortgage loan, which currently amount to \$2,299.20 monthly, unless adequate protection post-petition payments have been otherwise ordered by the Court pursuant to any active participation in the Court's Loss Mitigation Program.
6. If a loan modification is not completed by February 22, 2024, or as further ordered by the Court, Debtor(s) must within fourteen (14) days thereof: 1) modify the Chapter 13 Plan to fully cure Secured Creditor's pre-petition arrearages of \$137,573.06 as filed in Proof of Claim No. 1-1; or 2) modify the Chapter 13 Plan to surrender the subject property; or 3) Convert to a Chapter 7 case.
7. Secured Creditor agrees this Consent Order resolves the Objection to Confirmation of Plan filed on November 6, 2023; ECF Doc.:18.
8. This Consent Order is hereby incorporated into Debtor's Chapter 13 Plan and any Order Confirming Chapter 13 Plan as may be entered by the Court.


We hereby consent to the form, content,
and entry of the within Order.

LOGS Legal Group LLP

/s/Elizabeth L. Wassall

Elizabeth L. Wassall, Esquire
Attorney for the Secured Creditor

Date: 12-12-2023


Steven D. Pertuz, Esquire
Attorney for the Debtor(s)

Date: 12/11/23

In re:
Mirtha G. Mira
Debtor

Case No. 23-17984-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 13, 2023

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2023:

Recip ID	Recipient Name and Address
db	+ Mirtha G. Mira, 158 Elizabeth Avenue, Elizabeth, NJ 07206-1662

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2023 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Nationstar Mortgage LLC bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Nationstar Mortgage LLC ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
Marie-Ann Greenberg	magecf@magtrustee.com
Steven D. Pertuz	on behalf of Debtor Mirtha G. Mira pertuzlaw@verizon.net g16461@notify.cincompass.com;pertuz.stevenb130381@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5